

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Sussex County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$411	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$164	\$207
Allstate NJ Ins Co	\$451	\$110	\$149
American Fire & Cas Co (Ohio Casualty Group)	\$438	N/A	\$265
American Ins Co (Allianz Group) (2)	\$524-\$593	N/A	N/A
American Intl Ins Co of NJ	\$361	\$167	\$221
Amica Mutual Ins Co (1)	\$501	\$132	\$205
Armed Forces Ins Exchange (3)	\$345	N/A	\$130
Associated Indemnity Corp (Allianz Group) (2)	\$626-\$742	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$483	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$446	\$160	\$200
Balboa Ins Co	\$330-\$549	N/A	N/A
Bay State Ins Co (Andover Group)	\$367	\$137	\$153
Camden Fire Ins Assoc (OneBeacon Group)	\$476-\$593	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$491	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$444	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$283	N/A	N/A
Countryway Ins Co	\$320-\$391	\$101	\$186
Cumberland Mut Fire Ins Co	\$324-\$412	\$160	\$333
Electric Ins Co (3)	\$298	\$93	\$131
Empire Fire & Marine Ins Co	\$249-\$348	N/A	N/A
Encompass Ins Co of New Jersey	\$506	\$260	\$246
Excelsior Ins Co (Liberty Mutual Group)	\$289-\$385	\$150	\$204
Farm Family Cas Ins Co (3)	\$317	\$67	\$142
Farmers Ins Co of Flemington	\$371	\$148	\$146
Farmers Mutual Fic of Salem Cty	\$326-\$449	\$183	\$325
Federal Ins Co (Chubb Group)	\$633	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$340-\$361	\$126	\$165
Fidelity National Prop and Cas Ins	\$315	\$108	\$141
Firemans Fund Indemnity Corp (Allianz Group)	\$658	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$626-\$742	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$234	N/A
First Trenton Indemnity Co	\$282	\$105	\$129
Fitchburg Mutual Ins Co	\$463	\$71	\$176
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$315-\$365	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$342-\$432	\$113	\$156
Great Northern Ins Co (Chubb Group) (2)	\$444	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co (All-America Financial Group)	\$430	\$117	\$154
Harleysville Ins Co of NJ (2)	\$445-\$501	\$145-\$170	\$185-\$213
Hartford Cas Ins Co (The Hartford Group)	\$488	\$99	\$124
Hartford Fire Ins Co (The Hartford Group)	\$651	\$125	\$160
Hartford Underwriters Ins Co (The Hartford Group)	\$468	\$106	\$146
High Point Preferred Ins Co (fmr. Prudential P&C)	\$373	\$111	\$119
Homesite Ins Co	\$361	\$167	\$221
Insurance Co of North Amer (Ace Group)	\$362	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$341	\$119	\$152
Massachusetts Bay Ins Co (All-America Financial Group)	\$332	\$109	\$140
Mercer Ins Co of NJ Inc	\$382-\$393	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$288	N/A	\$261
Merchants Mutual Ins Co (Merchants Group)	\$420	\$123	\$172
Merrimack Mut Fire Ins Co (Andover Group)	\$460-\$614	\$131	\$180
Metropolitan Grp Prop & Cas Ins Co	\$500	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$314	\$50	\$75
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$368	\$52	\$88
Ohio Cas Ins Co (Ohio Casualty Group)	\$581	\$135	\$199
Pacific Indemnity Co (Chubb Group)	\$633	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$280	\$105	\$138
Preserver Ins Co	\$300-\$443	\$136	\$112-\$162
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$378-\$638	\$130	\$135
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$363-\$449	\$104	\$133
Rutgers Cas Ins Co	\$348-\$459	\$99-\$124	\$112-\$142
Selective Ins Co of Amer (Selective Group)	\$410	\$135	\$178
Selective Way Ins Co (Selective Group)	\$326	N/A	\$178
Shelby Cas Ins Co	\$387-\$513	\$108-\$142	\$147-\$195
Sompo Japan Ins Co of America	\$321	\$64	\$165
State Farm Fire and Cas Co	\$485	\$126	\$192
Tokio Marine & Nichido Fire Ins Co Ltd	\$439	\$89	\$226
United Services Auto Assoc (USAA Group) (1) (3)	\$358-\$415	N/A	\$100-\$129
USAA Cas Ins Co (USAA Group) (3)	\$417-\$483	N/A	\$123-\$160
Utica Mutual Ins Co (Utica National Group)	\$499	\$129	\$182
Vigilant Ins Co (Chubb Group) (2)	\$481	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$511	N/A	\$243

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